

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Markel Steven Dunn
 Debtor

Case No. 17-14098-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db +Markel Steven Dunn, 513 Ponds Edge Lane, Allentown, PA 18104-9204
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13933391 +Credit Collection Services, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 13933393 +FINANCIAL RECOVERIES, 200 E. PARK DR. STE 100, Mount Laurel, NJ 08054-1297
 13933394 +Hycite Servicing Nautilus, 333 Holtzman Road, Madison, WI 53713-2109
 13933395 +Jan Macailwaith, PO Box 308, Old Zionsville, PA 18068-0308
 13933397 +NATIONAL RECOVERY, 2491 PAXTON STREET, Harrisburg, PA 17111-1036
 13947394 Northeastern University, 360 Huntington Avenue, 315 Richards Hall, Attn: Theodore R. Hill,
 Boston, MA 02115
 13933399 +Northeastern University, PO Box 981085, Boston, MA 02298-1085
 13933400 +Perpay, 1217 Sansom Street, Philadelphia, PA 19107-4827
 13975348 +Toyota Motor Credit Corporation, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDAEISENBERG.COM Oct 07 2017 01:23:00 DAVID ALAN EISENBERG,
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951
 smg +E-mail/Text: roberts12@dnb.com Oct 07 2017 01:39:40 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 07 2017 01:39:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 07 2017 01:39:48 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13933382 +EDI: AMEREXPR.COM Oct 07 2017 01:23:00 AMERICAN EXPRESS, PO BOX 981537,
 El Paso, TX 79998-1537
 13933383 +EDI: CITICORP.COM Oct 07 2017 01:28:00 AT&T Universal Card, PO Box 6235,
 Sioux Falls, SD 57117-6235
 13933384 +EDI: TSYS2.COM Oct 07 2017 01:23:00 BARCLAYS BANK OF DELAWARE, 700 PRIDES XING,
 Newark, DE 19713-6102
 13933385 +EDI: RESURGENT.COM Oct 07 2017 01:28:00 C/O Resurgent Capital Services, PO Box 10497,
 Greenville, SC 29603-0497
 13933386 +EDI: CAPITALONE.COM Oct 07 2017 01:28:00 CAPITAL ONE, PO BOX 30281,
 Salt Lake City, UT 84130-0281
 13933387 +EDI: CAPITALONE.COM Oct 07 2017 01:28:00 CAPITAL ONE BANK, PO BOX 30281,
 Salt Lake City, UT 84130-0281
 13933388 +E-mail/Text: bankruptcy@cavps.com Oct 07 2017 01:39:45 CAVALRY PORTFOLIO SERVICE,
 500 SUMMIT LAKE DRIVE, Valhalla, NY 10595-2322
 13933389 +EDI: CHASE.COM Oct 07 2017 01:23:00 CHASE BANK ONE, PO BOX 15298,
 Wilmington, DE 19850-5298
 13933390 +EDI: CCS.COM Oct 07 2017 01:23:00 Credit Collection Services, PO Box 9134,
 Needham Heights, MA 02494-9134
 13933392 EDI: DISCOVER.COM Oct 07 2017 01:23:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,
 Wilmington, DE 19850
 13933396 +EDI: CBSKOHLS.COM Oct 07 2017 01:23:00 Kohl's Department Store, PO Box 3115,
 Milwaukee, WI 53201-3115
 13933398 +EDI: NAVIENTFKASMSERV.COM Oct 07 2017 01:23:00 NAVIENT, PO BOX 9500,
 Wilkes Barre, PA 18773-9500
 13933403 +EDI: RMSC.COM Oct 07 2017 01:28:00 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
 13933401 +E-mail/Text: compliance@sentrycredit.com Oct 07 2017 01:40:16 Sentry Credit Inc.,
 2809 Grand Avenue, Everett, WA 98201-3417
 13933402 +EDI: RMSC.COM Oct 07 2017 01:28:00 Syncb/Amazon, PLCC, PO Box 965015,
 Orlando, FL 32896-5015
 13934185 +EDI: RMSC.COM Oct 07 2017 01:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 13933405 EDI: TFSR.COM Oct 07 2017 01:23:00 TOYOTA MOTOR CREDIT CORP., 5005 N. RIVER BLVD. NE,
 Cedar Rapids, IA 52411
 13933404 +EDI: CITICORP.COM Oct 07 2017 01:28:00 The Home Depot/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 13933408 +EDI: WFFC.COM Oct 07 2017 01:23:00 WFF Auto, PO Box 29704, Phoenix, AZ 85038-9704
 13933406 +EDI: BLUESTEM Oct 07 2017 01:28:00 Webbank/Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820
 13933407 +EDI: WFFC.COM Oct 07 2017 01:23:00 Wells Fargo Card Service, PO Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Markel Steven Dunn claputka@laputkalaw.com, jen@laputkalaw.com; mary@laputkalaw.com; dberger@laputkalaw.com
DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com
THOMAS I. PULEO on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Markel Steven Dunn**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5151**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-14098-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Markel Steven Dunn
aka Mar Kel Steven Dunn, aka Mar'kel Steven
Dunn

10/5/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.